Underwriting is more than a tick-box exercise: Understanding the person behind the application

BRITISH FRIENDLY

Underwriting can often be seen as a simple tick-box exercise to assess risk, but at British Friendly we see it differently.

People work in different ways, have different lifestyles and don't always fit into standard boxes. With around 4.4 million self-employed people in the UK[1], income protection needs to adapt to different working arrangements and fluctuating income patterns.

Underwriting is about understanding the real person behind the application.

Looking beyond the application

An individual's occupation is a good example of why context matters. Two clients might share the same job title but have very different day-to-day responsibilities. Equally, someone's hobbies and pastimes may also play a part in finding the right cover.

For advisers, it's worth remembering that an initial concern doesn't necessarily mean cover isn't available. There may be other options worth exploring before ruling out an application.

A flexible approach, backed by people

We know that no two clients have the exact same circumstances. That's why our underwriting approach combines efficient processes with access to experienced underwriters who can help you explore options when a case isn't straightforward.

Having a clear picture of your client's occupation, how they earn their income and their lifestyle can help when exploring the options available. The more context you can provide, the easier it is to understand what might be possible.

Whether it's looking at how a hazardous pursuit might affect cover, considering an exclusion review or discussing options for clients with less traditional income arrangements, our pre-sale team is here to help.

Have a case you'd like to discuss?

If you're unsure what options might be available for a client, why not speak to our pre-sale underwriting team before submitting an application? Get in touch with our team at **presale@britishfriendly.com** or on **01234 348 007**. We're always happy to help.

Alternatively, you can explore our range of adviser underwriting resources on our website, **here**.



Discover Income Protection from British Friendly on our website, here, or find out more with our team at sales@britishfriendly.com.

[1]https://commonslibrary.parliament.uk/research-briefings/SN02796/